

PO0000097985

WILLIAM S. FEUERMAN
2499 MERIDIAN AVENUE
MIAMI BEACH, FLORIDA 33140
(305) 778-2455

October 2, 2000

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

000003414170--5
-10/04/00--01086--003
*****70.00 *****70.00

Re: Eastern Financial Bancorp Mortgage Corporation

Dear Sirs:

Enclosed please find two(2) original executed Articles of Incorporation for the above referenced corporation and my check in the amount of \$70.00.

Should you have any questions, please do not hesitate to contact me.

Very truly yours,



William S. Feuerman

Enclosure

EFFECTIVE DATE
10-02-00

fx 305-534-1816

W-24191
gr/s



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

October 5, 2000

WILLIAM S. FEUERMAN
2499 MERIDIAN AVE.
MIAMI BEACH, FL 33140

SUBJECT: EASTERN FINANCIAL BANCORP MORTGAGE CORPORATION
Ref. Number: W00000024191

We have received your document for EASTERN FINANCIAL BANCORP MORTGAGE CORPORATION and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

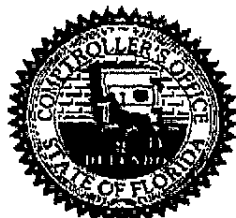
Division of Banking
Director's Office
101 E. Gaines St.
Fletcher Bldg., 6th Floor.
Tallahassee, FL 32399-0350
(850) 410-9111.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6878.

Alan Crum
Document Specialist

Letter Number: 200A00052805



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

October 12, 2000

Bill Feuerman
2499 Meridian Avenue
Miami Beach, Florida 33140

Dear Mr. Feuerman:

Re: "Eastern Financial Bancorp Mortgage Corporation"

Thank you for your recent letter/fax requesting approval for use of the above-referenced names.

It is the opinion of this Department that the above-referenced corporate names are definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced names being registered to conduct business in the state of Florida.

Sincerely,

A handwritten signature in black ink, appearing to read "Alex Hager", is written over the typed name and title.

Alex Hager
Director

:kr

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

ARTICLES OF INCORPORATION
OF
EASTERN FINANCIAL BANCORP MORTGAGE CORPORATION

FILED
00 OCT -4 AM 9:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I
Name

The name of the corporation is **EASTERN FINANCIAL BANCORP MORTGAGE CORPORATION.**

ARTICLE II
Duration

This corporation shall have a perpetual existence, unless dissolved according to law, commencing on the 2 day of October, 2000.

ARTICLE III
Purpose

This corporation is organized for the purpose of transacting any or all lawful business for which corporations may be incorporated under the Florida Business Corporation Act.

ARTICLE IV
Capital Stock

EFFECTIVE DATE
10-02-00

This corporation is authorized to issue ONE HUNDRED (100) shares of ONE AND NO/100 DOLLARS (\$1.00) par value common stock, which shall be designated "Common Shares."

ARTICLE V
Principal Office; Initial Registered Office and Agent

The street address of the initial principal office and registered office of this corporation is: William S. Feuerman, 2499 Meridian Avenue, Miami Beach, Florida 33140, and the name of the initial registered agent of this corporation at that address is: William S. Feuerman.

ARTICLE VI
Initial Board of Directors

This corporation shall initially have one (1) director. The

number of directors may be increased or decreased from time to time by the By-laws, but shall never be less than one (1). The name and address of the initial director of this corporation is: William S. Feuerman, 2499 Meridian Avenue, Miami Beach, Florida 33140.

ARTICLE VII
Incorporator

The name and address of the person signing these Articles is: Willam S. Feuerman, 2499 Meridian Avenue, Miami Beach, Florida 33140.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation on this 2 day of October, 2000.



WILLIAM S. FEUERMAN, Incorporator

STATE OF FLORIDA:

SS:

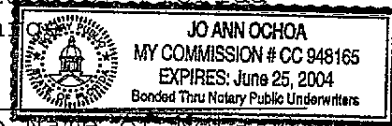
COUNTY OF MIAMI-DADE:

The foregoing instrument was acknowledged before me this 2nd day of OCTOBER, 2000, by WILLIAM S. FEUERMAN, ESQ., who is personally known to me or who has produced DRIVERS LICENSE as identification.


Notary Public, State of Florida
at La

Jo Ann Ochoa

Type/Print/or Stamp Name of Notary



My Commission Expires:

June 25, 2004

FILED
00 OCT - 4 AM 9
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED**

EASTERN FINANCIAL BANCORP MORTGAGE CORPORATION

In pursuance of the Florida Statutes, the following is submitted, in compliance with said Act:

First--that **EASTERN FINANCIAL BANCORP MORTGAGE CORPORATION**, desiring to organize under the laws of the State of Florida with its principal office at: 2499 Meridian Avenue, Miami Beach, Florida 33140, has named William S. Feuerman, 2499 Meridian Avenue, Miami Beach, Florida 33140, as its agent to accept service of process within this state.

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.


WILLIAM S. FEUERMAN